

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LEE ANN SPENCER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-22510

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/10/2015 and confirmed on 9/1/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		110,501.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>110,501.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,983.39	
Trustee Fee	4,999.94	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>12,983.33</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 0631	0.00	60,876.02	0.00	60,876.02
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 0631	13,885.27	13,885.27	0.00	13,885.27
	SANTANDER CONSUMER USA D/B/A CHR Acct: 5274	19,781.06	19,781.06	2,667.44	22,448.50
					<b>97,209.79</b>

Priority					
	DAVID A RICE ESQ Acct:	0.00	0.00	0.00	0.00
	LEE ANN SPENCER Acct:	0.00	0.00	0.00	0.00
	RICE AND ASSOCIATES Acct:	3,000.00	3,000.00	0.00	0.00
	DAVID A RICE ESQ Acct:	0.00	0.00	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXX0-16	1,004.12	1,004.12	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXX7-18	1,507.67	1,507.67	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXX6/20	2,471.60	2,471.60	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
	MIDLAND FUNDING LLC Acct: 4361	326.35	19.39	0.00	19.39
	ACCEPTANCE NOW Acct: 0841	0.00	0.00	0.00	0.00
	BYL COLLECTION SVCS LLC Acct: 0232	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 1290	2,341.63	139.12	0.00	139.12
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,623.38	96.45	0.00	96.45

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3978				
	LVNV FUNDING LLC, ASSIGNEE	364.14	21.63	0.00	21.63
	Acct: 2196				
	MIDLAND FUNDING LLC	526.74	31.29	0.00	31.29
	Acct: 3218				
	NAVIENT SOLUTIONS INC	0.00	0.00	0.00	0.00
	Acct: 1128				
	BANK OF NEW YORK MELLON	0.00	0.00	0.00	0.00
	Acct: 3487				
	ROBERTSON ANSCHUTZ & SCHNEID PL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					307.88

TOTAL PAID TO CREDITORS

97,517.67

TOTAL CLAIMED

PRIORITY 0.00

SECURED 33,666.33

UNSECURED 5,182.24

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:  
LEE ANN SPENCER

Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:15-22510

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Lee Ann Spencer  
DebtorCase No. 15-22510-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
Form ID: pdf900Page 1 of 2  
Total Noticed: 21

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.

db +Lee Ann Spencer, 12 Oliver Street, Mc Donald, PA 15057-2897  
 cr JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
 Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 cr +The Bank of New York Mellon Trust Company, Robertson, Anschutz, Shcneid P.L.,  
 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853  
 14075943 +BYL Services / Novasom, 301 Lacey Street, West Chester, PA 19382-3727  
 14075945 +Chase / Michael T McKeever, Esq., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 14075947 +Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275  
 14106334 +Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14330454 +The Bank of New York Mellon, c/o Phellan Hallinan Diamond & Jones,  
 attn.: Jerome Blank, Esq., 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814  
 15185540 +WILMINGTON SAVINGS FUND SOCIETY, FSB ET AL, c/o Carrington Mortgage Services, LLC,  
 P.O. Box 79001, Phoenix, AZ 85062-9001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

E-mail/PDF: rmscedi@recoverycorp.com Jul 31 2020 05:09:27  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14075942 +E-mail/Text: bankruptcy@rentacenter.com Jul 31 2020 05:05:29 Acceptance Now,  
 5501 Headquarters Dr, Plano, TX 75024-5837  
 14075944 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2020 05:10:09 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14099998 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2020 05:10:09  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14075948 +E-mail/PDF: creditonebknofications@resurgent.com Jul 31 2020 05:11:11 Credit One Bank,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 14075949 +E-mail/PDF: gecscdi@recoverycorp.com Jul 31 2020 05:09:58 GECRB/PayPal Cr,  
 Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 14075950 +E-mail/PDF: gecscdi@recoverycorp.com Jul 31 2020 05:10:52 Gemb/walmart, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 14075946 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 31 2020 05:10:04  
 Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219  
 14126193 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 31 2020 05:10:58  
 JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219  
 14110919 E-mail/PDF: resurgentbknofications@resurgent.com Jul 31 2020 05:10:29  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14075951 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 31 2020 05:09:31 Navient, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14080011 E-mail/PDF: rmscedi@recoverycorp.com Jul 31 2020 05:09:28  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 15185540 +E-mail/Text: BKBCNMAIL@carringtonms.com Jul 31 2020 05:02:44  
 WILMINGTON SAVINGS FUND SOCIETY, FSB ET AL, c/o Carrington Mortgage Services, LLC,  
 P.O. Box 79001, Phoenix, AZ 85062-9001

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank Of New York Mellon Etal  
 cr The Bank Of New York Mellon F/K/A The Bank Of New  
 cr WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dsaw  
Form ID: pdf900

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Total Noticed: 21

Date Rcvd: Jul 30, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
andygornall@latouflawfirm.com  
David A. Rice on behalf of Debtor Lee Ann Spencer ricelawl@verizon.net, lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF  
QUERCUS MORTGAGE INVESTMENT TRUST bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com  
Jeremy J. Kobeski on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New  
York As Successor et al. pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor The Bank Of New York Mellon Etal pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Scott R. Lowden on behalf of Debtor Lee Ann Spencer niclowlgl@comcast.net  
Thomas Song on behalf of Creditor The Bank Of New York Mellon Etal pawb@fedphe.com  
TOTAL: 10